UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINIOS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2008.
- 2) The plan was confirmed on 10/31/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C \S 1329 on 10/21/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/04/2011.
- 6) Number of months from filing or conversion to last payment: <u>37</u>.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$15,219.00.
- 10) Amount of unsecured claims discharged without full payment: \$895.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:	
Total paid by or on behalf of the debtor	

Less amount refunded to debtor

NET RECEIPTS \$ 25,295.00

\$ 25,592.00 \$ 297.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 3,400.00
\$ 0.00
\$ 1,579.28

TOTAL EXPENSES OF ADMINISTRATION \$ 4,979.28

Attorney fees paid and disclosed by debtor: \$ 100.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
ATTORNEY GARY C FLANDERS	Lgl	3,500.00	3,500.00	3,500.00	3,400.00	0.00
CORNERSTONE CREDIT UNION	Sec	2,700.00	2,557.39	2,557.39	2,557.39	295.21
DELL FINANCIAL SERVICES LP	Sec	0.00	0.00	0.00	0.00	0.00
DELL FINANCIAL SERVICES LP	Uns	900.00	979.96	979.96	979.96	0.00
GMAC MORTGAGE	Sec	2,500.00	3,039.99	3,039.99	3,039.99	0.00
WISE FINANCE OF STERLING LLC	Sec	2,045.17	2,045.17	2,045.17	2,045.17	0.00
WISE FINANCE OF STERLING LLC	Uns	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,400.00	3,266.99	3,266.99	3,266.99	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	387.28	387.28	387.28	0.00
AT&T	Uns	135.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	650.00	739.79	739.79	739.79	0.00
CGH MEDICAL CENTER	Uns	90.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	900.00	987.47	987.47	987.47	0.00
CWMC	Uns	120.00	NA	NA	0.00	0.00
DEPT OF VETERANS AFFAIRS	Uns	550.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	900.00	904.04	904.04	904.04	0.00
ECAST SETTLEMENT	Uns	865.00	866.24	866.24	866.24	0.00
ECAST SETTLEMENT	Uns	2,000.00	2,076.70	2,076.70	2,076.70	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NICOR GAS	Uns	860.00	906.96	906.96	906.96	0.00
STERLING ROCK FALLS CLINIC	Uns	1,270.00	1,262.53	1,262.53	1,262.53	0.00

Summary of Disbursements to Creditors:				
Commanda	Claim Allowed	Principal Paid	Interest Paid	
Secured Payments:	¢ 0 00	¢ 0 00	\$ 0.00	
Mortgage Ongoing	\$ 0.00	\$ 0.00	·	
Mortgage Arrearage	\$ 3,039.99	\$ 3,039.99	\$ 0.00	
Debt Secured by Vehicle	\$ 4,602.56	\$ 4,602.56	\$ 295.21	
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL SECURED:	\$ 7,642.55	\$ 7,642.55	\$ 295.21	
Priority Unsecured Payments:				
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Priority	\$ 3,266.99	\$ 3,266.99	\$ 0.00	
TOTAL PRIORITY:	\$ 3,266.99	\$ 3,266.99	\$ 0.00	
GENERAL UNSECURED PAYMENTS:	\$ 9,110.97	\$ 9,110.97	\$ 0.00	

Disbursements:

Expenses of Administration \$4,979.28 Disbursements to Creditors \$20,315.72

TOTAL DISBURSEMENTS: \$ 25,295.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/23/2011 By: /s/ Lydia S. Meyer Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.